



Flood Lines

Summer 2019

Volume XII Issue 3

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Summer Events Preview

Ah, it's finally summer and you know what that means... time for the partaking of ice cream, trips to the beach, and of course, floodplain management training and other exciting flood-related events! Here are some key dates to remember:

July 16-17th: FEMA is holding meetings to review work maps showing updated floodplains/flood zones in the Merrimack River Watershed which includes certain communities in Merrimack, Hillsborough, Rockingham, Strafford, and Belknap Counties. Local officials for communities affected by the project should have recently received meeting invitations.

August 13-14th: FEMA is holding a free 2-day Community Rating System (CRS) training course in Concord. See page 7 for the details!

August 29th: OSI is holding a 2-hour Floodplain Administrator 101 training workshop in Warren—see page 7 for more details. Don't worry—we're planning more training for later in the year in other parts of the state!

September: The **NH Flood Hazards Handbook** currently under development by the [NH Silver Jackets team](#) is scheduled for release this September. This guide is intended for NH municipal officials as a resource to help them prepare for, respond to, and recover from floods. (Note that this document was formerly called the Flood Response Toolkit in a previous edition of this newsletter.) We'll send out a notification through our Flood Lines email group when the handbook is released—contact [Samara Ebinger](#) at OSI if you're not already on our distribution list and would like to be.

III. Keeping Your Community Informed

Communicating With Your Community
Floods can often occur without warning.

V. FEMA Disaster Assistance

Disaster Assistance Grants

When a Declared Disaster occurs, the Federal Emergency Management Agency's (FEMA) grant program can provide federal financial aid to help communities that can quickly respond to and recover from major disasters. FEMA provides federal disaster grant assistance for:

- Emergency work (debris removal and emergency protective measures)
- Placement, or restoration of disaster-damaged, publicly-owned facilities
- Other measures enacted during recovery that protect against future disasters.

Code and floodplain management ordinance administration and enforcement by communities (See pages 44-50)

Disaster assistance is available when a federal disaster is declared following an incident. FEMA provides assistance to eligible communities through the FEMA grant program operated under the Stafford Act and guidance for the program is available in the [Public Assistance Program and Policy Guide](#).

Information about the PA grant program is available through the [NH Homeland Security Management \(HSM\) Resource Center](#).

PA Eligibility

There are four basic components of eligibility, as seen in the FEMA eligibility pyramid below:

cost
work
flood
disaster

Categories of Work

Emergency Work:

- A. Debris Removal
- B. Emergency Protective Measures

Permanent Work:

- C. Roads/Bridges
- D. Water Control Facilities
- E. Buildings/Equipment
- F. Utilities
- G. Parks, Recreational & Other Facilities

Flooding in Vermont, October 2012
Photo: NH Office of Strategic Initiatives

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FEMA Releases a “Flood” of NFIP Data

In June, FEMA published National Flood Insurance Program (NFIP) flood insurance policy and claims data via its [OpenFEMA platform](#). The datasets include more than 2 million claims records, dating back to 1978 and over 47 million policy records for transactions taking place over the past 10 years.

The published data is in a machine-readable format and allows analysis of how coverage has changed in a geographic area and where NFIP claims have been filed for more than 40 years. The data includes fields such as: state, census tract, zip code, year of loss, and amount paid on claims. The data will be updated every 45 to 60 days and delivers the most specific amount of geographic data possible, while preserving policyholder anonymity.

“The proactive publication of this data will assist the private market to grow in the flood insurance space and help close the insurance gap. The private market will now be able to identify areas with prior flood claims and historical flood insurance policies,” said David Maurstad, FEMA’s Deputy Associate Administrator for Insurance and Mitigation.

The datasets can be downloaded as .csv files and are accompanied by a detailed metadata file. You can access the [claims dataset](#) and the [policy dataset](#) via the [OpenFEMA platform](#).

E	F	G	H	I	J	K	L	M	N	O	P
reportedcity	condo	policycount	county	crsdisc	dateofloss	elevate	elev	elevati	censustract	floodzcode	house
HAMPTON	N	1	33015	0	10/22/1996	Y			999	33015065005	AE
KEENE	N	1	33005	0	12/17/2000	N			999	33005971402	X
CENTER OSSIPEE	N	1	33003	0	6/14/1998	Y			999	33003955900	AE
SEABROOK	N	1	33015	0	10/20/1996	N		3	-3	33015063002	AE

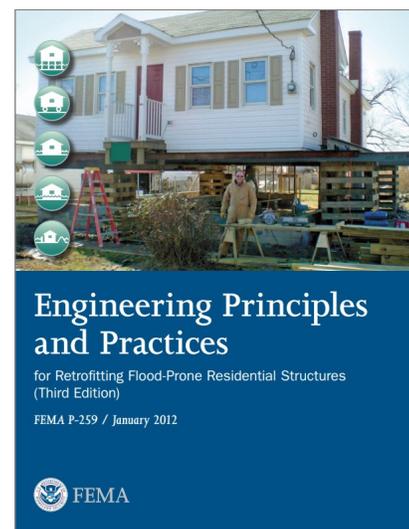
Publication Spotlight: Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures

Here we highlight publications that may not be brand new but still are great resources with important information for floodplain managers and others.

Okay, so it may not be at the top of your list for a scintillating beach read but [Engineering Principles and Practices for Retrofitting Flood-Prone Residential Structures](#) is an indispensable guide for property owners interested in making updates to their homes or businesses to reduce their flood risk (or who *must* make updates to ensure compliance with your community’s floodplain development ordinance.) It includes detailed information about:

- Elevating buildings above the Base Flood Elevation
- Relocating building out of the floodplain
- Dry and wet floodproofing measures

Information is also provided about how to determine the best alternative for a particular building/site. Plus, case studies of different scenarios are provided. Got a property owner who is interested in / in need of one of these options? This may be the publication for them! Check it out [online](#) or [order free hard copies from FEMA](#) today.



New Hampshire Flood Mapping Update

Below is a status update for NFIP flood mapping activities in New Hampshire based on information provided by FEMA:

Coastal Mapping Project: Rockingham County - FEMA is planning to move forward with finalizing preliminary flood maps issued in 2014 and 2016. No information about the projected effective date is currently available.

Contoocook/Pemigewasset Watersheds - A Discovery project to determine flood map update needs in the watersheds is underway with FEMA in the process of finalizing a project scope for map updates. Field surveys for updated flood analyses included in the project scope are expected to be performed in 2019.

Coos County Mapping Project - Zone A floodplain boundaries are being updated and Zone AE areas redelineated based on more recent/detailed topographic data. Updates will be incorporated into the flood maps at a later date.

Merrimack Watershed - The development of revised flood maps based on updated engineering analyses and topographic information is currently underway. Meetings have been scheduled by FEMA to review work maps showing flood hazard changes with community officials on July 16-17, 2019. This will be followed by issuance of preliminary flood maps.

Middle Connecticut Watershed - Field surveys to support updated flood hazard analyses are being performed in 2019. Updated flood maps will be prepared following completion of the surveys and the new analyses.

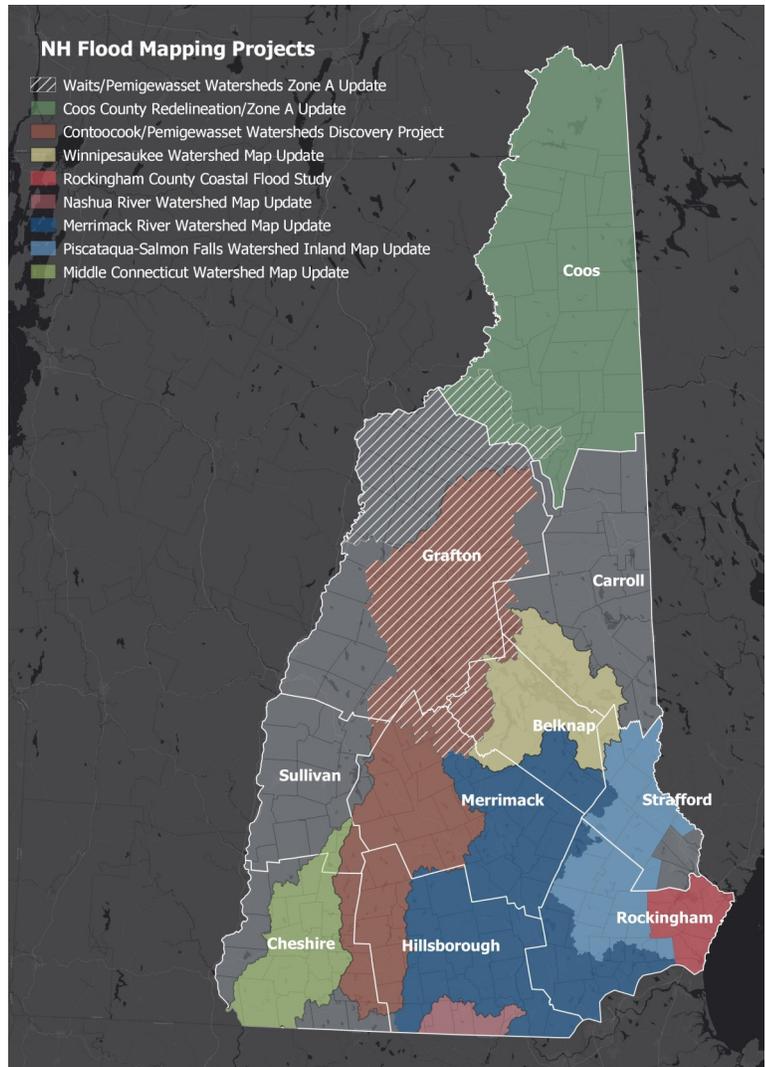
Nashua Watershed - Updated flood analyses are expected to be completed in 2019. Updated maps based on the analyses and new topographic information will be developed once that work is complete and are expected to be released in 2020.

Salmon Falls—Piscataqua Watershed (Outside coastal area) - Preliminary flood maps showing revised flood hazard information based on new engineering analyses and topographic information are currently being prepared and are expected to be issued in 2019.

Waits/Pemigewasset Watersheds - Zone A floodplain boundaries have been updated using more recent/detailed topographic data and new engineering analyses. These updates will be incorporated into the flood maps at a later date.

Winnepesaukee Watershed - Updated flood analyses are currently being performed which, along with new topographic data, will be used to create digital flood maps.

For the latest information on FEMA flood mapping projects in New Hampshire, please visit OSI's [Current NH Floodplain Mapping Activities webpage](#). You can also view our interactive map showing project locations [here](#).



Recent and Upcoming Changes to the NFIP

FEMA Releases Updated NFIP Claims Manual

FEMA released an updated version of the [NFIP Claims Manual](#) in June. This version improves clarity of flood insurance claims guidance to NFIP Write Your Own (WYO) companies, flood vendors, flood adjusters and examiners, to ensure that policyholders experience consistency and reliability of service.



NFIP Reauthorization “Update”

In order for the NFIP to continue to operate, the program was required to be reauthorized by Congress by September 30, 2017. After many, short term authorizations occurring since that deadline, on June 6, 2019, the President signed legislation passed by Congress authorizing the program until September 30, 2019. Congress has remained deadlocked on moving forward with a number of bills proposing long-term reform of the NFIP as a program since last year. FEMA’s [NFIP Reauthorization webpage](#) provides the latest on the status of the reauthorization.

OSI at the NH Emergency Preparedness Conference

The OSI Floodplain Management Team exhibited at the NH Emergency Preparedness Conference in Manchester on June 4th. Our FEMA partners kindly brought some fun NFIP giveaway items to include at our booth that were a big hit. Pictured from left to right: Jennifer Gilbert of OSI, Samara Ebinger of OSI, and Manichanh Houatchanthara of FEMA Region 1.



Take the “What the Flood!” Quiz

Test your knowledge of flood insurance with the [What the Flood! quiz](#), developed by the National Association of Insurance Commissioners! The OSI team tested it out and found it to be a quick, concise, and dare we say, **not un-fun** way to learn some important things about flood insurance. How’d we do? Oh, we’ll never tell. Take the quiz yourself and then pass it along to your residents, colleagues, family, and friends!

WHAT THE FLOOD!

Test your knowledge of flood-related insurance with this NAIC interactive quiz.

START

Not all policies are the same, so the NAIC urges you to check your policy and consult your agent to confirm that the flood perils highlighted are covered by your insurance.

STUDY FOR THE QUIZ

Community Rating System (CRS) Update

Coming in August: Free CRS Training Course in Concord

FEMA is offering a free two-day course about CRS on August 13-14 in Concord. Get the details on page 7!

Upcoming CRS Webinars

Below are upcoming, free CRS webinars. Many of the courses are eligible for CECs for Certified Floodplain Managers (CFMs). To register, visit the [NFIP Training website](#) and click the “Upcoming” tab. When asked during registration which FEMA Region you are in, reply “1”.

- Developing a Repetitive Loss Area Analysis (July 16, 1:00-2:00 pm)
- Flood Warning and Response (July 17, 1:00-2:00 pm)

The NH CRS Users Group will not meet again until November because of the August CRS training course. Interested in attending our next meeting? Contact [Samara Ebinger](#) at OSI for more information.

GIS Resources For Floodplain Managers: Fancy Basemaps

Have you ever wanted to use Google Maps or satellite imagery as a basemap for a map in your GIS desktop software? You can do this—and it requires no special skills and takes only minutes to add multiple basemaps (see partial list to the right) in one step for future use in all of your maps! These instructions are for QGIS 3.0 or newer (not ESRI ArcGIS) software so please just download [QGIS](#) now if you haven't already – it's FREE and not difficult to learn at all, especially if you already have some GIS knowledge.)

Step 1: Go to [this page](#) and copy the code shown. (Everything from “# Sources” and downward.)

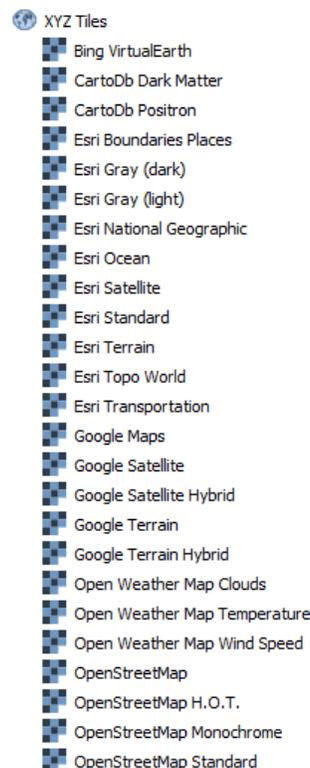
Step 2: Open QGIS (a new map or any existing map) on your computer. Click on Plugins on the top menu and then click on “Python Console”.

Step 3: Paste the code you copied in Step 1 into the box with the >>> at the beginning. Then press return.

Step 4: In your QGIS Browser window (left side of screen that shows your layers), click on “XYZ Tiles”. You should see a bunch of different basemaps you can pick and choose from to add to your map. Double click on any of the basemap names to add to your map. Voilà! Remember, these basemap choices will be available under XYZ Tiles in all current and future QGIS project files you create. (Note: An internet connection will be needed to view the basemaps.)

(Python script source: [Klas Karlsson](#) using data sources from <https://qms.nextgis.com/>)

Want to overlay your GIS data with Google Maps, Google Earth, or other sources of imagery or base maps? It is simple and easy to do with free QGIS GIS software. Examples of the basemaps you can access using the directions to the left are below.

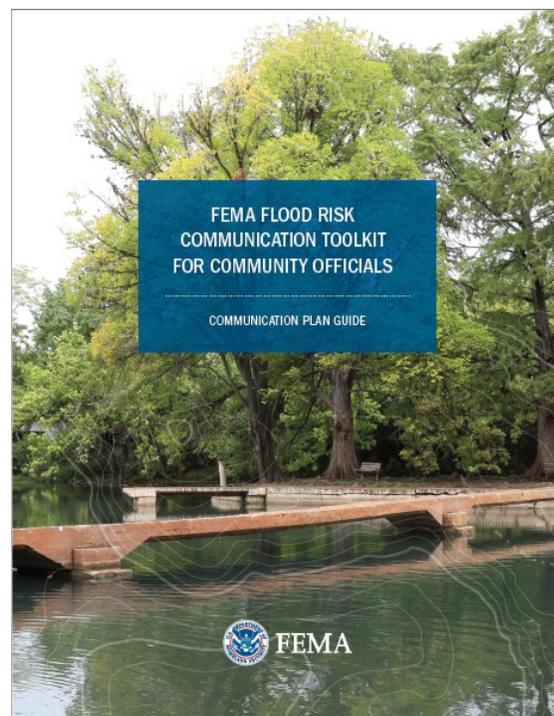


New Publications and Resources Available!

- ◆ [Flood Map Change Lifecycle Materials for Community Officials](#) This collection of customizable outreach materials is intended for community officials in NFIP communities where a project is underway to revise FEMA flood maps. These materials can be used by community officials to perform outreach to their residents about the map changes. Guidance for communicating with the media to help spread the word is also included.
- ◆ [FEMA Flood Risk Communication Toolkit for Community Officials](#) FEMA has developed this toolkit to help community officials in NFIP communities communicate with their residents about flooding. Included in the toolkit is a social media guide plus guidance for holding public meetings and developing an effective communication plan. Also included is a [series of videos](#) about flood risk, mapping, and mitigation that community officials can share with residents.
- ◆ [2018 Annual Report of the Office of the Flood Insurance Advocate \(OFIA\)](#) The OFIA advocates for the fair treatment of NFIP policy holders by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership. In their recently released 2018 annual report, they identify 4 issues warranting a systemic solution to ensure fair outcomes for policyholders.
- ◆ [FEMA Disaster Assistance When a Community is Not Participating in the NFIP](#) This FEMA fact sheet summarizes which types of disaster assistance are and are not available for communities that choose not to participate in or are suspended from the NFIP and that have Special Flood Hazard Areas shown on FEMA Flood Insurance Rate Maps.
- ◆ [Digital Dialogues Series](#) The University of Pennsylvania Wharton School's *Digital Dialogues* series features national experts weighing in on specific disaster/flood-related policy challenges. Topics include "Simplifying and Speeding the Recovery Process", "Improving Flood Risk Disclosure", and most recently "Communicating Changing Risk."
- ◆ [NH Living Shoreline Site Suitability Assessment Technical Report and Mapping Tool](#) Living shorelines present an important preferred alternative to traditional harder shoreline stabilization at suitable sites along our tidal shoreline. The goal of the Living Shoreline Site Suitability Assessment tool (L3SA) is to identify sites that may be suitable for specific living shoreline approaches to address erosion issues along the NH tidal shoreline. Results are intended to inform a variety of users including but not limited to New Hampshire Department of Environmental Services (NHDES) staff, municipal staff, grant managers, and property owners as they consider appropriate stabilization actions for eroding shorelines. There are two ways that you can access the L3SA data:

1. Use the [ArcGIS Online mapping tool](#) and use the [technical report](#) as a reference guide for details about model development, data sources, and attribute interpretation.
2. If you have a specific site in mind, contact Kirsten Howard of the NHDES Coastal Program at kirsten.howard@des.nh.gov to request a Living Shoreline Site Suitability Profile for your site.

For more information about living shoreline efforts in NH, visit the NHDES Coastal Program [Living Shorelines webpage](#).



FEMA 2-Day Introduction to the Community Rating System (CRS) Training Course

August 13 - 14, 2019, 8:30 am to 4:30 pm, Concord, NH

FEMA is offering a free 2-day training course about the Community Rating System (CRS). Whether your community is already participating in CRS or is potentially interested in joining the program, this course is a great opportunity to dive into the basics of the program! To register, please contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755. 12 Certified Floodplain Manager (CFM) CECs are available for attending this course.

Floodplain Administrator 101 Training Workshop

August 29, 2019, 6:00 pm—8:00 pm, Warren, NH

OSI is holding a free two-hour Floodplain Administrator 101 training workshop for local officials on August 29th in Warren. The workshop is intended for community officials who administer and enforce floodplain regulations, review applications and/or issue permits for development in floodplain areas, and for other community officials who are interested in learning more about a community's responsibilities as a participant in the NFIP. The workshop will provide information and guidance about the NFIP, FEMA floodplain maps and studies, key floodplain regulations, and the responsibilities of the floodplain administrator and the community to remain in good standing in the NFIP. To RSVP, please contact Samara Ebinger at OSI at samara.ebinger@osi.nh.gov or 603-271-1755.

NFIP Online Training Webinars

Free, online NFIP-related training is available through FEMA's contractor, STARR II. Many of the courses are eligible for CECs for CFMs. Be sure to check the website periodically as new webinars are always being added. To learn more about these webinars and to register, visit the [NFIP Training website](#) and click the "Upcoming" tab. When asked during registration what FEMA Region you are in, please reply "1". Upcoming webinars include:

- Floodplain Development Permit Review (July 18, 12:00-1:00 pm)
- Inspecting Floodplain Development (July 18, 1:30-3:00 pm)
- Elevation Certificates (August 1, 1:00-3:30 pm)

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